

Information to identify the case:

Debtor 1

Oscar Mejia

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5815

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-28163-SLM**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Oscar Mejia

4/29/25

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Oscar Mejia
Debtor

Case No. 19-28163-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 29, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db	+ Oscar Mejia, 207 Speedwell Avenue, Morristown, NJ 07960-8694
cr	Barclays Mortgage Trust 2022-RPL1, Mortgage-Backed, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579
cr	+ Shellpoint Mortgage Servicing as servicer for U.S., Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08540-6669
cr	+ U.S. Bank Trust Company, National Association, as, 21 Roszel Rd, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6669
519789770	Barclays Mortgage Trust 2022-RPL1, c/o, Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519789771	+ Barclays Mortgage Trust 2022-RPL1, c/o, Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334 Barclays Mortgage Trust 2022-RPL 90074-2334
518587045	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
518475154	+ Ditech Financial Llc, 345 Saint Peter St, Saint Paul, MN 55102-1211
518475155	+ Fleischer Fleischer & Suglia, Four Greentree Centre, 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
518475157	+ KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
520484756	+ United Guaranty Residential Ins Co of NC, Lockbox 744245 6000 Feldwood Rd., College Park, GA 30349-3652
518475159	+ United Guaranty Residential Insurance Co, of North Carolina, 230 N. Elm Street/27401, PO BOX 21567, Greensboro, NC 27420-1567

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 29 2025 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 29 2025 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 29 2025 21:14:00	NewRezLLC d/b/a Shellpoint Mortgage Servicing, 130 Clinton Rd #202, 130 Clinton Rd #202, Fairfield., NJ 07004-2927
518475156	+ EDI: JPMORGANCHASE	Apr 30 2025 01:00:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
518653928	Email/Text: mtgbk@shellpointmtg.com	Apr 29 2025 21:14:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518653927	Email/Text: mtgbk@shellpointmtg.com	Apr 29 2025 21:14:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518475158	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 29 2025 21:15:00	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
518552007	Email/PDF: bncnotices@becket-lee.com	Apr 29 2025 21:32:06	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520314952	^ MEBN	Apr 29 2025 21:18:38	U.S. Bank Trust Company, National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520314953	^ MEBN		

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Apr 29 2025 21:18:38

U.S. Bank Trust Company, National Association,
c/o Shellpoint Mortgage Servicing, P.O. Box
10826, Greenville, SC 29603-0675, U.S. Bank
Trust Company, National Associ, c/o Shellpoint
Mortgage Servicing 29603-0826

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520620036	*+	Oscar Mejia, 207 Speedwell Avenue, Morristown, NJ 07960-8694
518563590	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor New Residential Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor U.S. Bank Trust Company National Association, as Indenture Trustee on behalf of and with respect to Barclays MortgageTrust 2022-RPL1, Mortgage-Backed Securities, Series 2022-RPL1 eholdren@hillwallack.com, hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Karina Pia Lucid	on behalf of Debtor Oscar Mejia 15020@notices.nextchapterbk.com;courtntices@karinalucidlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert P. Saltzman	on behalf of Creditor Barclays Mortgage Trust 2022-RPL1 Mortgage-Backed Securities, Series 2022-RPL1, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org
Shauna M Deluca	on behalf of Creditor NewRezLLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Sherri R. Dicks	on behalf of Creditor New Residential Mortgage LLC sdicks@raslg.com shrdlaw@hotmail.com
Sherri R. Dicks	on behalf of Creditor Shellpoint Mortgage Servicing as servicer for U.S. Bank Trust Company National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2022-RPL1, Mortgage-Backed Se sdicks@raslg.com, shrdlaw@hotmail.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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